

FIG. 1

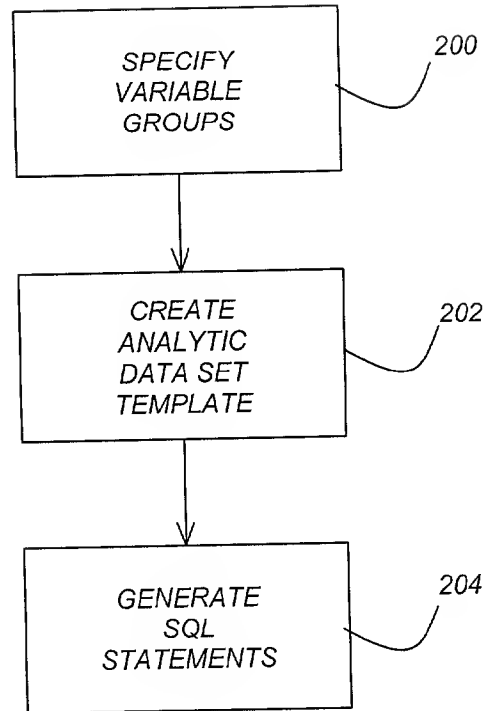


FIG. 2

FIG. 3 is a flowchart illustrating a process for scoring a customer segment using a validated model. The process begins with defining input data (300), which is then split into test and validation samples (302). The next step is to identify independent and dependent variables (304), followed by identifying transformation types for variables (306). The process then proceeds to estimate coefficients for variables (308), generate model equations (310), and validate the model against the validation sample (312). Finally, the customer segment is scored using the validated model (314).

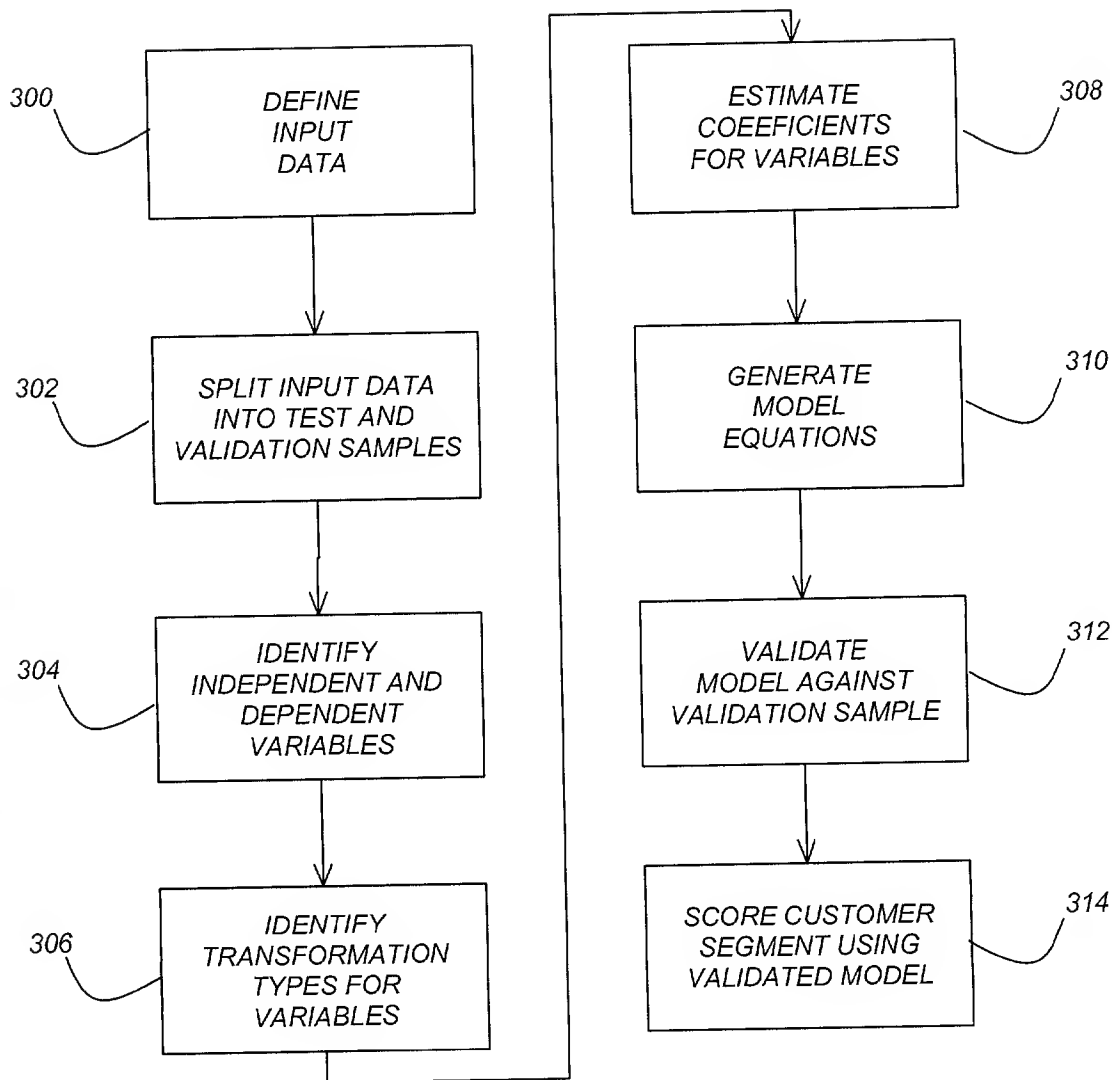


FIG. 3